

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In Re: JOSEPH M. FLOOD III Debtor(s)  VELOCITY COMMERCIAL CAPITAL, LLC, A CALIFORNIA LIMITED LIABILITY COMPANY Movant  v.  JOSEPH M. FLOOD III Debtor(s)  BERNADETTE FERRELL  Co-Debtor KENNETH E. WEST Trustee Respondent(s)	Chapter 13  Case Number: 25-12221-amc
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**ORDER**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2025, upon the motion of Velocity Commercial Capital, LLC, a California Limited Liability Company, and upon the failure of Debtor to file an Answer or otherwise plead as directed by the Court (and/or after hearing held and consideration of all evidence, arguments and briefs of Counsel), it is ORDERED AND DECREED that Movant, Velocity Commercial Capital, LLC, a California Limited Liability Company (and any assignee/successor-in-interest) is granted relief from the stay of 11 U.S.C. §362 to proceed with enforcement of all rights Movant has under state and federal law concerning the Property (the “Property”): 1501 NORTH 2ND STREET, UNIT 10, PHILADELPHIA, PA 19122-3846.

It is further ORDERED and DECREED that the 14-day stay pursuant to BKRP 4001(a)(3) is hereby waived.

BY THE COURT:

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UNITED STATES BANKRUPTCY JUDGE